

BCB HOLDING COMPANY, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2821441	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$89	\$87	-2.6%	
Loans	\$48	\$46	-2.4%	
Construction & development	\$12	\$12	-1.8%	
Closed-end 1-4 family residential	\$12	\$11	-7.6%	
Home equity	\$1	\$1	-32.0%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	-23.3%	
Commercial & Industrial	\$2	\$3	9.0%	
Commercial real estate	\$18	\$18	-1.4%	
Unused commitments	\$3	\$4	9.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$16	\$19	22.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$10	\$11	3.5%	
Cash & balances due	\$5	\$2	-51.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$83	\$81	-3.2%	
Deposits	\$67	\$65	-3.1%	
Total other borrowings	\$16	\$16	-3.7%	
FHLB advances	\$15	\$15	-0.2%	
Equity				
Equity capital at quarter end	\$6	\$6	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	4.3%	5.0%	--	
Tier 1 risk based capital ratio	6.8%	7.8%	--	
Total risk based capital ratio	8.1%	9.0%	--	
Return on equity ¹	-39.8%	2.1%	--	
Return on assets ¹	-2.8%	0.1%	--	
Net interest margin ¹	3.7%	4.1%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	159.3%	0.0%	--	
Loss provision to net charge-offs (qtr)	66.7%	0.0%	--	
Net charge-offs to average loans and leases ¹	3.1%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	3.2%	0.0%	-1.3%	0.4%
Closed-end 1-4 family residential	0.0%	0.0%	-1.0%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.1%	0.0%
Commercial & Industrial	10.0%	0.0%	0.0%	0.0%
Commercial real estate	0.9%	0.0%	-0.4%	0.0%
Total loans	1.7%	0.0%	-0.7%	0.1%